UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue

Suite 406

Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

U.S Bank National Association as Trustee for the certificateholders of Citigroup Mortgage Loan Trust Inc. Aset-Backed Pass-Through Certificates Series 2007-

AMC1

In Re:

Autumn M. Urling,

Debtor

Order Filed on February 7, 2018

by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>17-27154 JKS</u>

Adv. No.:

Hearing Date: 1/11/18 @ 9:00 a.m.

Judge: John K. Sherwood

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR **RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: February 7, 2018

Honorable John K. Sherwood United States Bankruptcy Court

### (Page 2)

Debtor: Autumn M. Urling Case No: 17-27154 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

**RELIEF FROM STAY** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S Bank National Association as Trustee for the certificateholders of Citigroup Mortgage Loan Trust Inc. Aset-Backed Pass-Through Certificates Series 2007-AMC1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 110 Valley Road, Montclair Township, NJ, 07042, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor Harvey I. Marcus., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 11, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2017 through January 2018 for a total post-petition default of \$22,178.81 (5 @ \$5,368.96, less suspense \$4,665.99); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$22,178.81 will be paid by Debtor. The debtor shall make the following lump sum payments to be applied to post-petition arrears:

- \$5,368.96 on 1/31/18
- \$10,737.92 on 2/15/18
- \$6,071.93 on 3/15/18

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume February 1, 2018, directly to Secured Creditor, Specialized Loan Servicing, LLC, PO Box 636007, Littleton, Colorado, 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling

\$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

# Case 17-27154-JKS Doc 39 Filed 02/09/18 Entered 02/10/18 00:34:07 Desc Imaged

Certificate of Notice Page 4 of 4 ted States Bankruptcy District of New Jersey

In re: Autumn M Urling Debtor Case No. 17-27154-JKS

Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Feb 07, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2018.

db +Autumn M Urling, 21 Franklin Place, Montclair, NJ 07042-4441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

undrew M. Lubin on behalf of Creditor Selene Finance, LP as servicing agent for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, Andrew M. Lubin but solely as trustee for BCAT 2015-13ATT bkecf@milsteadlaw.com, alubin@milsteadlaw.com Brian C. Nicholas on behalf of Creditor U.S Bank National Association as Trustee for the certificateholders of Citigroup Mortgage Loan Trust Inc. Aset-Backed Pass-Through Certificates Series 2007-AMC1 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com Denise E. Carlon on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed Denise E. Carlon Pass-Through Certificates, Series 2007- AMC1, U.S. Bank National Association, as Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

on behalf of Debtor Autumn M Urling him@lawmarcus.com Harvey I. Marcus Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6